

**IN THE UNITED STATES PATENT AND TRADEMARK OFFICE**

In re application of:

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Application No.: 10/649,237

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For: INFRASTRUCTURE METHOD  
AND SYSTEM FOR MANAGING  
DEDUCTIBLES FOR INSURANCE  
POLICIES

Customer No.: 92726

Confirmation No.: 6004

Examiner: DONLON, RYAN D

Art Unit: 3695

**COMMUNICATION – COMMENTS ON  
REASONS FOR ALLOWANCE**

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Commissioner for Patents  
P.O. Box 1450  
Alexandria, VA 22313-1450

Commissioner:

Applicants note that claim 1 recites:

1. A method of determining a renewal deductible for an insurance policy, the method comprising:
  - providing a plurality of interrelated tables from a storage device to a microprocessor of a computer system;
  - providing a plurality of policy variables for each table to the microprocessor;
  - providing a first key reference in a first table to the microprocessor, the first key reference identifying a first specific group of the policy variables;
  - retrieving a current deductible associated with the insurance policy;
  - matching the first key reference to a second table by the microprocessor, wherein the first key reference identifies a second specific group of the policy variables and a plurality of additional key references, the plurality of additional key references including an available deductible key reference and a new deductible key reference, and wherein the second table includes a default deductible and a new deductible indicator having either a positive state or a negative state;

matching the available deductible key reference to a third table by the microprocessor, wherein the third table includes a set of available deductibles;

matching the new deductible key reference to a fourth table by the microprocessor, wherein the fourth table comprises a set of old deductibles mapped to a set of new deductibles;

accessing, by the microprocessor, the second table using the first key reference to retrieve the default deductible and the new deductible indicator;

accessing, by the microprocessor, the third table using the available deductible key reference to retrieve the set of available deductibles;

accessing, by the microprocessor, the fourth table using the new deductible key reference to retrieve the set of old deductibles and the set of new deductibles;

determining, by the microprocessor, that the default deductible is less than the current deductible for the insurance policy;

setting the renewal deductible equal to the current deductible if the new deductible indicator is in the negative state and the set of available deductibles includes the current deductible; and

mapping the current deductible to one of the set of new deductibles in the fourth table and setting the renewal deductible equal to the one of the set of new deductibles if the new deductible indicator is in the positive state and if the set of old deductibles includes the current deductible.

Applicants note that claim 9 recites:

9. A non-transitory computer-readable medium comprising a plurality of instructions, which, when executed by a processor, cause the processor to determine a renewal deductible for an insurance policy, the plurality of instructions comprising:

providing a plurality of interrelated tables including a first table, a second table including an available deductible key reference and a new deductible key reference, a third table including a set of available deductibles, and a fourth table including a set of old deductibles mapped to a set of new deductibles;

providing a plurality of policy variables in each table;

providing a first key reference in the first table for identifying a first specific group of the policy variables;

instructions that cause the processor to retrieve a current deductible associated with the insurance policy;

instructions that cause the processor to retrieve a default deductible and a new deductible indicator having either a positive state or a negative state from the second table using the first key reference;

instructions that cause the processor to retrieve the set of available deductibles from the third table using the available deductible key reference;

instructions that cause the processor to retrieve the set of old deductibles and the set of new deductibles from the fourth table using the new deductible key reference;

instructions that cause the processor to determine that the default deductible is less than the current deductible for the insurance policy;

instructions that cause the processor to set the renewal deductible equal to the current deductible if the new deductible indicator is in the negative state and the set of available deductibles includes the current deductible; and

instructions that cause the processor to map the current deductible to one of the set of new deductibles in the fourth table and set the renewal deductible equal to the one of the set of new deductibles if the new deductible indicator is in the positive state and if the set of old deductibles includes the current deductible.

Applicants note that claim 15 recites:

15. An information handling system for determining a renewal deductible for an insurance policy, the information handling system comprising:

a storage device storing a program;

a processor coupled to the storage device and operative with the program for processing data in a plurality of interrelated tables, wherein the processor is operable to execute instructions of the program, the instructions comprising:

providing a plurality of policy variables in each table;

providing a first key reference in a first table, the first key reference identifying a first specific group of the policy variables;

retrieving a current deductible associated with the insurance policy;

using the first key reference to identify a second specific group of the policy variables in a second table, wherein the second table includes a default deductible, an available

deductible key reference, a new deductible key reference, and a new deductible indicator having either a positive state or a negative state

using the available deductible reference to identify a set of available deductibles in a third table;

using the new deductible reference key to identify a set of old deductibles mapped to a set of new deductibles;

retrieving the default deductible and the new deductible indicator from the second table;

retrieving the set of available deductibles from the third table using the processor and the available deductible key;

retrieving the set of old deductibles and the set of new deductibles from the fourth table using the processor and the new deductible key;

determining, using the processor, that the default deductible is less than the current deductible for the insurance policy;

setting the renewal deductible equal to the current deductible if the new deductible indicator is in the negative state and the set of available deductibles includes the current deductible; and

mapping the current deductible to one of the set of new deductibles in the fourth table and setting the renewal deductible equal to the one of the set of new deductibles if the new deductible indicator is in the positive state and if the set of old deductibles includes the current deductible.

None of the prior art references teach or suggest a method or apparatus as recited in any of these claims.

Respectfully submitted,

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